

In re:
Richard Scott Morris
Kristi Morris
Debtors

Case No. 20-10277-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Apr 04, 2025

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Scott Morris, Kristi Morris, 138 Main Street, Pennsburg, PA 18073-1312
14509764	+ Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464-6096

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 05 2025 01:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14465656	Email/PDF: bncnotices@becket-lee.com	Apr 05 2025 01:41:53	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14488159	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 05 2025 01:32:00	CSMC 2019-JR1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14465152	+ EDI: AIS.COM	Apr 05 2025 05:21:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14470335	Email/PDF: bncnotices@becket-lee.com	Apr 05 2025 01:41:31	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14485303	EDI: CITICORP	Apr 05 2025 05:21:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14483135	Email/PDF: resurgentbknotifications@resurgent.com	Apr 05 2025 01:29:16	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14482365	EDI: BANKAMER	Apr 05 2025 05:21:00	Deutsche Bank National Trust Company, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
14452772	EDI: IRS.COM	Apr 05 2025 05:21:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14483263	EDI: JEFFERSONCAP.COM	Apr 05 2025 05:21:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14470183	+ Email/Text: RASEBN@raslg.com	Apr 05 2025 01:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14485629	Email/PDF: resurgentbknotifications@resurgent.com	Apr 05 2025 01:41:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14472989	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 05 2025 01:29:15	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14477994	EDI: PRA.COM	Apr 05 2025 05:21:00	Portfolio Recovery Associates, LLC, POB 41067,

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14452777	EDI: PENNDEPTREV		Norfolk VA 23541
		Apr 05 2025 05:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14484893	EDI: Q3G.COM		
		Apr 05 2025 05:21:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14487347	+ Email/Text: bncmail@w-legal.com		
		Apr 05 2025 01:31:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14456533	Email/Text: AKYNAST@VALLEY.COM		
		Apr 05 2025 01:31:00	Valley National Bank, PO Box 953, Wayne NJ 07474
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14467074	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14472160	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14472162	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE CERTIFICATEHOLDERS Et AL... bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor CSMC 2019-JR1 Trust bkgroup@kmlawgroup.com
JONATHAN WILKES CHATHAM	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov
JOSEPH L QUINN	on behalf of Joint Debtor Kristi Morris CourtNotices@rqplaw.com
JOSEPH L QUINN	on behalf of Debtor Richard Scott Morris CourtNotices@rqplaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com

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MARISA MYERS COHEN

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE CERTIFICATE
HOLDERS OF THE SOUNDVIEW HOME LOAN TRUST 2005-DO1 ASSET-BACKED CERTIFICATES, SERIES 2005-DO1
ecfmail@mwclaw.com, mcohen@mwclaw.com

ROBERT BRIAN SHEARER

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION rshearer@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	<u>Richard Scott Morris</u>	Social Security number or ITIN	xxx-xx-8537
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kristi Morris</u>	Social Security number or ITIN	xxx-xx-8227
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-10277-djb			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Scott Morris
aka Scott Morris

Kristi Morris
aka Kristi L. Engle

4/3/25

By the court: Derek J Baker
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.